

Please replace the Abstract of the Disclosure with the following:

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The invention relates to an ester quat concentrate suitable for production of fabric softeners at lower temperatures comprising a) an esterquat compound; b) an organic solvent; c) water; d) a pH modifier. Although the presence of water in an ester quat concentrate is generally avoided due to the latter well known instability towards hydrolysis reaction, in the present invention, water is essential to the dispersibility at lower temperatures, which consequently leads to a significant ~~significant~~ increase in the final product viscosity. One way to solve this problem is by keeping the hydrolysis under control through the addition of a pH modifier..